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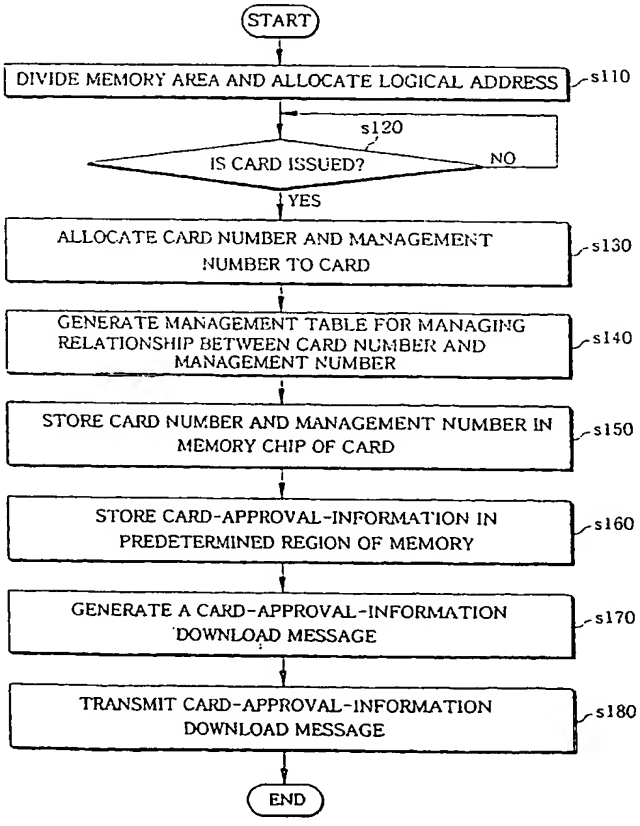
(54) Title: METHOD FOR MANAGING CARD-APPROVAL-INFORMATION USING MEMORY ADDRESS AND CREDIT-CARD SYSTEM USING THAT



(57) Abstract: A method for managing card-approval-information using a memory address and a credit-card system using the method are provided. The method includes dividing a memory area, which has a predetermined size and used for storing card-approval-information and user attribute information, into a plurality of unit memory sections having a predetermined size and allocating a logical address to each of the unit memory section; generating and allocating a unique card number to a card, selecting a logical address of each unit memory section in order, and allocating the selected logical address to the card as a management number, while initially issuing or reissuing the card; generating a management table for managing a relationship between the management number and the card number and storing the management number and the card number in a memory chip of the card; storing card-approval-information and user attribute information of the card in a unit memory section corresponding to the management number of the card; and generating a card-approval-information download message including a start address of the memory area and data stored in the memory area and transmitting the card-approval-information download message to terminal apparatuses and a predetermined system, which require the card-approval-information.

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